

**REMARKS**

Claims 1-58 are pending. Claims 18-27 and 37-58 have been withdrawn as directed to non-elected claims.

The Office Action rejects claims 1-17 and 28-36 under 35 USC 103 over Holda-Fleck (US Pat. 5,729,693). This rejection is respectfully traversed.

The Office Action asserts that Holda-Fleck discloses receiving a voucher carrying a voucher code, inputting the voucher code to a terminal, and transmitting the voucher code from the terminal over a network to a predetermined network address. The Office Action admits that Holda-Fleck doesn't disclose that the terminal is mobile and that the network is a wireless network, but takes official notice of these elements.

Claim 1 of the application recites In a reward scheme in which users accumulate points in respective user accounts, which points are redeemable for rewards, a method comprising: receiving a voucher carrying a voucher code; inputting the voucher code to a mobile terminal; and transmitting the voucher code from the mobile terminal over a wireless network to a predetermined network address. Claims 14-17 include similar recitations. Claim 28 also recites a voucher code.

It is first noted that Holda-Fleck does not disclose or suggest a voucher carrying a voucher code. The Office Action refers to col. 4, lines 14-20 and 44-63. However, Holda-Fleck here discloses a purchaser of a product dialing a phone number to access rebate platform 8, and inputting a product code or serial number assigned to the product. There is no disclosure or suggestion of a voucher, or of a voucher code. Further, Holda-Fleck does not disclose or suggest a reward scheme in which users accumulate points in respective user accounts, which points are redeemable for rewards, as recited in claim 1. Holda-Fleck does not disclose or suggest adding a points value derived from the voucher code to one of the user accounts selected according to the identifying code as recited in claim 28, or the concept of points at all, as recited in various dependent claims. To the extent that the Examiner has taken Official Notice of the use of points, and the use of points in a rewards scheme as recited in the claims,

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such Official Notice is traversed. The Examiner is requested to provide references showing such.

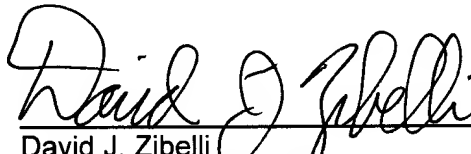
For the above reasons, it is asserted that Holda-Fleck does not render obvious any of the claims. Withdrawal of the rejection is requested along with an indication of allowance.

The Examiner is invited to contact the undersigned at (202) 220-4334 to discuss any matter concerning this application.

The Office is authorized to charge any fees due under 37 CFR §§§ 1.16, 1.17 or 1.136 or credit any overpayments to Deposit Account 11-0600.

Respectfully submitted,

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